

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Zipora BROWN

Group Art Unit: 3694

Serial No: 10/820,022

Examiner: MERCHANT, Shahid R.

Confirmation No.: 7563

Filed: April 8, 2004

For: A FINANCIAL MANAGEMENT SYSTEM INCLUDING AN OFFSET PAYMENT
PROCESS

RESPONSE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This is responsive to the Office Action mailed August 23, 2007, having a shortened period for response set to expire on November 23, 2007. A Petition for a one-month extension of time, together with the requisite fee for same, is submitted herewith, thereby extending the period for response to December 23, 2007.

The following remarks are respectfully submitted.